

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Charles R Chisarick  
Hannah M Chisarick  
Debtors

Case No. 19-01322-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 13

Date Rcvd: Jul 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2019.

db/jdb +Charles R Chisarick, Hannah M Chisarick, 87 Cooper Street, Pringle, PA 18704-1801  
5179884 +Best Buy, P.O. Box 6497, Sioux Falls, SD 57117-6497  
5179886 +Good Year CBN, PO Box 6497, Sioux Falls SD 57117-6497  
5179887 +Navient, 123 Justison Street 3rd Floor, Wilmington, DE 19801-5363  
5179888 Nissan Infiniti LT, PO Box 660366, Dallas TX 75266-0366  
5179889 +Private National Mortgage, PO Box 514387, Los Angeles, CA 90051-4387

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: PRA.COM Jul 29 2019 23:18:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
5179885 EDI: CRFRSTNA.COM Jul 29 2019 23:18:00 Credit First National Assoc., P.O. Box 81315,  
Cleveland OH 44181-0315  
5179890 +EDI: RMSC.COM Jul 29 2019 23:18:00 SYNCB/Lowes, PO Box 965005, Orlando FL 32896-5005  
5180165 +EDI: RMSC.COM Jul 29 2019 23:18:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
5179891 EDI: CITICORP.COM Jul 29 2019 23:18:00 The Home Depot CBN, PO Box 6497,  
Sioux Falls SD 57117-6497  
5179893 +EDI: WFFC.COM Jul 29 2019 23:18:00 Wells Fargo, PO Box 14517, Des Moines IA 50306-3517  
5179892 +EDI: WFFC.COM Jul 29 2019 23:18:00 Wells Fargo, PO Box 94435, Albuquerque NM 87199-4435  
TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2019 at the address(es) listed below:

Brian C Nicholas on behalf of Creditor Pennymac Loan Services LLC bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com  
James Warmbrodt on behalf of Creditor Pennymac Loan Services LLC bkgroup@kmllawgroup.com  
John Fisher on behalf of Debtor 1 Charles R Chisarick johnvfisher@yahoo.com, fisherlawoffice@yahoo.com  
John Fisher on behalf of Debtor 2 Hannah M Chisarick johnvfisher@yahoo.com, fisherlawoffice@yahoo.com  
Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com, PA41@ecfcbis.com; psheldon@sheilslaw.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1 **Charles R Chisarick**  
First Name Middle Name Last Name  
Debtor 2 **Hannah M Chisarick**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **5:19-bk-01322-RNO**

Social Security number or ITIN **xxx-xx-3979**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-4927**  
EIN **-----**

**Order of Discharge****12/15**

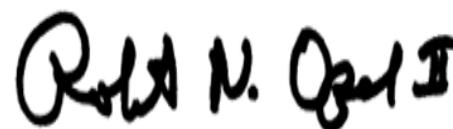
**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Charles R Chisarick

Hannah M Chisarick

**By the  
court:**

7/29/19



Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**